

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
New Jersey Housing & Mortgage Finance Agency

In Re:

Delores A. Carter  
Arthur D. Carter Sr.

Debtors.



Order Filed on February 5, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-17804 ABA

Adv. No.:

Hearing Date: 1/29/19 @ 10:00 a.m..

Judge: Andrew B. Altenburg Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 5, 2019**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Delores A. Carter, Arthur D. Carter Sr.

Case No: 17-17804 ABA

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 5431 Witherspoon Avenue, Pennsauken NJ 08109, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Tamika Nicole Wyche, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 10, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2018 through January 2019 for a total post-petition default of \$5,575.49 (3 @ \$918.90, 3 @ \$926.10, 3 Late Charges @ \$36.75 1 Late Charge @ \$37.04, less suspense of \$106.80); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$3,000.00 to be received no later than January 29, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,575.49 will be paid over twelve months by Debtor remitting \$214.00 per month for eleven months and \$221.49, which additional payments shall begin on February 1, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2019, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Delores A. Carter, Arthur D. Carter Sr.

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.

## Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Delores A. Carter  
Arthur D. Carter, Sr.  
DebtorsCase No. 17-17804-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Feb 07, 2019.

db/jdb +Delores A. Carter, Arthur D. Carter, Sr., 5431 Witherspoon Ave, Pennsauken, NJ 08109-4730

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 5, 2019 at the address(es) listed below:

Charles H. Jeanfreau on behalf of Creditor Foundation Finance Company Charlesj@w-legal.com,  
BNCmail@w-legal.com

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

Rebecca Ann Solarz on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

Steven P. Kelly on behalf of Creditor Federal National Mortgage Association  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Steven P. Kelly on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Tamika Nicole Wyche on behalf of Joint Debtor Arthur D. Carter, Sr. dpdlawyer@comcast.net,  
G30609@notify.cincompass.com

Tamika Nicole Wyche on behalf of Debtor Delores A. Carter dpdlawyer@comcast.net,  
G30609@notify.cincompass.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11